



Order Filed on April 1, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**  
STERN, LAVINTHAL & FRANKENBERG, LLC  
105 Eisenhower Parkway, Suite 302  
Roseland, NJ 07068  
Phone: (973) 797-1100  
Fax: (973) 228-2679  
Attorney for Secured Creditor,  
Nationstar Mortgage LLC d/b/a Mr. Cooper  
By Maria Cozzini, Esq.

In Re:

Irene Jacome-Espinoza aka Irene Jacome,

Debtor(s).

Case No.: 17-14949-VFP

Chapter: 13

Hearing Date:

Judge: Vincent F. Papalia

**ORDER RESOLVING MOTION TO VACATE STAY  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**

**DATED: April 1, 2020**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

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Debtor: Irene Jacome-Espinoza aka Irene Jacome

Case No: 17-14949-VFP

Caption: Order Resolving Motion to Vacate Stay with Conditions

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Applicant: Nationstar Mortgage LLC

Applicant's Counsel: Stern Lavinthal & Frankenberg, LLC

Debtor's Counsel: Sarah J. Crouch, Esq.

Property Involved ("Collateral"): 416 18<sup>th</sup> Street, Union City, NJ

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 4 months, from November 2019 to February 2020.
- The Debtor is overdue for 2 payments at \$2,670.81 per month.
- The Debtor is overdue for 2 payments at \$2,694.02 per month.
- Applicant acknowledges receipt of funds in the amount of \$5,341.62 received after the motion was filed.
- Less Funds held in debtor(s) suspense \$806.46.

Total Arrearages Due \$4,581.58.

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on March 1, 2020, regular monthly mortgage payments shall continue to be made in the amount \$2,694.02.
- Beginning on March 1, 2020, additional monthly cure payments shall be made in the amount of \$763.60 for 5 months.
- Final cure payment to be made in the amount of \$763.58 for 1 month.

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Debtor: Irene Jacome-Espinoza aka Irene Jacome

Case No: 17-14949-VFP

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3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Immediate payment: Nationstar Mortgage LLC  
P.O. Box 619094  
Dallas, TX 75261-9741
  
- ✓ Regular monthly payment: Nationstar Mortgage, LLC  
P.O. Box 619094  
Dallas, TX 75261-9741
  
- ✓ Monthly cure payment: Nationstar Mortgage, LLC  
P.O. Box 619094  
Dallas, TX 75261-9741

4. In the event of Default:

- ✓ If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.
- ☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- ✓ The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00.  
The fees and costs are payable:
  - ✓ through the Chapter 13 plan.
  - ☐ to the Secured Creditor within \_\_\_\_\_ days.
  - ☐ Attorneys' fees are not awarded.

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Irene Jacome-Espinoza  
DebtorCase No. 17-14949-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 2

Date Rcvd: Apr 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2020.

db	+Irene Jacome-Espinoza,	416 18th Street, Apt 2,	Union City, NJ 07087-4426
aty	+Nicholas Fitzgerald,	Fitzgerald and Associates,	649 Newark Avenue,
		Jersey City, NJ 07306-2341	

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 03, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jeanette F. Frankenberg on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America cmecf@sternlav.com

John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services, Administrator for Honda Lease Trust ecmail@mortoncraig.com, mortoncraigecf@gmail.com

Marguerite Mounier-Wells on behalf of Debtor Irene Jacome-Espinoza nadiafinancal@gmail.com, mwells@fitzgeraldcrouchlaw.com; Fitz2Law@gmail.com

Maria Cozzini on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America mcozzini@sternlav.com

Maria Cozzini on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
mcozzini@sternlav.com

Marie-Ann Greenberg magecf@magtrustee.com

Nicholas Fitzgerald on behalf of Debtor Irene Jacome-Espinoza Fitz2Law@gmail.com

Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
rsolarz@kmlawgroup.com

Steven P. Kelly on behalf of Creditor Seterus, Inc skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Steven P. Kelly on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal National Mortgage Association skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12